

[ ] AMENDED

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE  
WESTERN DIVISION

In re: Keyokie Lashay Ayers  
Debtor(s)

Case No. 19-27963-K  
Chapter 13

CHAPTER 13 PLAN

Address: 1593 Pope St.  
Memphis, TN 38108

Plan Payment: Debtor shall pay \$393.00 per every two weeks beginning October 11, 2019, by:  
Payroll Deduction: Stepherson's Inc.

Attn: Payroll  
5150 American Way  
Memphis, TN 38115

1. THIS PLAN [Rule 3015.1 Notice]:

(A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19]  YES  NO

**(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE  
COLLATERAL FOR THE CLAIM. [See plan provision #7 and #8]**  YES  NO

(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]  YES  NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: **(X) Not Included in Plan**; Debtor to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT: N/A

5. PRIORITY CLAIMS: N/A

6. HOME MORTGAGE CLAIMS: N/A

7. SECURED CLAIMS: N/A

[Retain lien pursuant to Title 11 section 1325(a)(5)] Value of Collateral: Rate of Interest: Monthly Plan Payment:

**8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER  
SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING: N/A**

[Retain lien pursuant to Title 11 section 1325(a)] Value of Collateral: Rate of Interest: Monthly Plan Payment:  
Westlake (protect co-debtor:1301) 18600.00 24.99% \$560.00

9. SECURED DEBTS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON  
CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALLY REASONABLE  
DISPOSAL OF COLLATERAL: N/A

**10. SPECIAL CLASS UNSECURED CLAIMS:**

City Court Clerk: \$6091.44 **\$105.00 monthly**

**11. STUDENT LOAN CLAIMS AND OTHER LONG TERM DEBT CLAIMS:**

U.S. Dept. Of Education: To be paid as General Unsecured Creditor.

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON- PURCHASE MONEY SECURITY INTEREST(S) HELD BY

THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):N/A

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

**14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$20,576.98**

**15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIM IS:**  
**(X ) Trustee to set % to be paid to general unsecured creditors after the passing of the final bar date.**

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS: N/A

**17. COMPLETION: Plan shall be completed upon payment of the above, approximately 60 months.**

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF THE PLAN.

19. NON-STANDARD PROVISION: N/A

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ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ Holly W. Schumpert  
Debtor's Attorney

DATE: October 3, 2019